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# ABSTRACT

a A method and system for detecting fraud in a credit card transaction between  
consumer and a merchant over the <sup>Internet</sup> internet. The method and system comprises  
obtaining credit card information relating to the transaction from the consumer; and  
5 verifying the credit card information based upon a variety of parameters. The  
variety of parameters are weighted so as to provide a merchant with a quantifiable  
indication of whether the credit card transaction is fraudulent. In so doing, an  
integrated verification system is provided which allows a merchant, or the like, to  
a accurately and efficiently determine the validity of a transaction over the <sup>I</sup> internet.

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